

Interview Summary	Application No. 10/058,318	Applicant(s) TOTTEN, RANDOLPH FOWLER	
	Examiner OJO O. OYEBISI	Art Unit 3692	

All participants (applicant, applicant's representative, PTO personnel):

- (1) OJO O. OYEBISI. (3) Frantzy Poinvil.
 (2) Randolph Totten. (4) Shelley Spalding.

Date of Interview: 26 February 2007.

Type: a) ☐ Telephonic b) ☐ Video Conference
 c) ☒ Personal [copy given to: 1) ☒ applicant 2) ☒ applicant's representative]

Exhibit shown or demonstration conducted: d) ☐ Yes e) ☒ No.
 If Yes, brief description: _____.

Claim(s) discussed: 1.

Identification of prior art discussed: Freedman (6249775).

Agreement with respect to the claims f) ☐ was reached. g) ☒ was not reached. h) ☐ N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: Applicants have well described their invention and argued the prior art fails to teach/suggest their claimed invention. Examiner suggests to applicants to amend the independent claims as being directed to "valuing financial asset services related to a loan" and to add the language of claim 14 into the independent claims so as to overcome the prior art of record. Proper reconsideration will be made upon the filing of a formal amendment.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN A NON-EXTENDABLE PERIOD OF THE LONGER OF ONE MONTH OR THIRTY DAYS FROM THIS INTERVIEW DATE, OR THE MAILING DATE OF THIS INTERVIEW SUMMARY FORM, WHICHEVER IS LATER, TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.

Examiner Note: You must sign this form unless it is an Attachment to a signed Office action.


 Examiner's signature, if required